
Divinity in Wealth Creation-The Spiritual way of Money Management

Aditya Prasad Sahoo*

*PhD Research Scholar, KIIT University.

Abstract

Most spiritual thought leaders clearly seem to respect the importance of prosperity and financial security for your family. It is clear that financial security is important to achieve your personal and social goals in life. No matter what religion we follow or none at all, wealth creation for our families would be an essential goal for almost all. In this all too common endeavor, can we apply some lessons from the spiritual aspects of our life? Here the author mentions few lessons from spirituality (of every kind) that can help us do a better job of creating wealth.

Keywords: Money, Management, Spirituality, Wealth, Sub-consciousness.

Introduction

The way our heart pumps blood and our lungs breathe for us all endlessly is the way our subconscious states also works. The subconscious state is directly attached what we desire. Here the matter is to learn the programming skill for subconscious to fetch us things that we are craving and to eliminate the undesired things which are appearing in the mind. Subsequently question arises how we utilize our subconscious state to provide the desired means of financial resources. Money itself brings two types of power or energies. One is rational or physical use of it like budgeting and saving, spending and investing, maintaining the awareness of monetary issues in our conscious level. Second one is subconscious vigor of money, which is depends on the beliefs and sensations. This subconscious mind is the staircase of spirituality. Sensation of your body reflects your feeling towards money, emotional response and thoughts of getting and partaking money which leads to

creation of present financial condition. It is acknowledged as the “Law of Attraction”. This means that your body is like magnet which entices wealth. The reason behind it is that we are using only 5% of our mind. This 5% mind is conscious in nature and used by an individual for creating confirmations. Another 95% of the mind is subconscious and deals with past memories. This includes failures in money management, beliefs about the money and money related ordeal. Your current financial situation largely depends on your monetary blueprint which is sited in the cells of the body. You can see the feeling for wealth through the cells of your body. Hence when you learn to heal your body, you will automatically start to learn how to change the finance. Money, success, and relationships all that surrounds you are attracted because of the magnetic nature of your body. Your success is in your body. Accessing your body’s information enables you to release this negative information

about money. This is indispensable to grasp your big dreams and drives.

What is the force that is affecting your finance?

The pattern of your finances or how you spend is not only affected by your consensual thinking but by your past decisions, ancestors and family structure. Also knowingly or unknowingly the age old traditions, events, or a brought down event from past affects your finances. We must learn to change our energy patterns rather than concerning about superstitions like money is bad, being rich means you are not god's favorite, thinking about wealth makes you a bad person. No, financing your wealth means you are planning your well-being, planning to meet your future contingencies because future is uncertain and all we can do is live in the present. Our very first objective should be living and planning the present so as to sustain and enjoy a good life.

Spiritual genesis in managing the money

The most important learning in Bhagavat Gita is always believed in present. We need to live in present moment only. That does not reflect that we do not need future finance. The main problem is that we need future finance in a compounded mode. We cannot control the future. We cannot see it. We can ascertain it. What we can do is that, we can make a path for managing it. You should go for proper management of money like money for doing business, lending money for someone, arranging the money as and when required so that you can say this is my money or this much of money I have or I have this much of money available for

today use. The main datum of life is you should believe and live in present. Living in future is impossible. What you can do is that you can choose some messes or going for some activity that will help you in future. But you can do this only by living in current situation. Coalescing this two we should focus on using the money in best possible way especially for present use as well as best possible use create, generate and support us for our future benefits and enjoyment.

However again you can alive or relish in current solitary. Thus, your actual attention ought to be present only. As per the author 70% action should upkeep your present. It is irrational that increasing the bank account for future without living to the fullest in present. If you stay happy today, your subconscious mind live today best life, your unlimited powered mind arrests the finest corporeal print and it produces further such circumstances for making your future jolly and celestial. Hence organize all the stuffs in life in a way that we have utmost amusement for present with same future.

Spiritual implication in wealth maximization

The sophisticated amusements offer you ultimate loss only if they are appropriately explored and comprehended. In Bhagavat Gita Lord Sri Krishna mentioned it as "Bhogaiswarya". This is the worst path which makes you weak and slave in the eye of 'Maya'. It is better to analyze yourself and create an inquisitive mind for your soul that gives you celestial awareness and divine wealth which is a profit. When you go beyond this state also you will enter god's innermost sphere. When a person is purchasing the ecstasy from the Lord, it is

known as 'Yukta'. This means that person is sanctified by the god. Meanwhile another term used in Bhagavat Gita is 'Yuktaatma'. This means this person is purchasing worries from god. This reflects disciples live in the state of Yukta (Bhagavat Gita). When you believe in yourself, you will try to find inner potentiality. Everyone has in born potentiality but we need hard work to develop it. We must disclose the potential to find success in our life instead of hoping for any benefits coming from somewhere. On the other hand, some people blame money for all the ills in society There are others who even consider it an evil Just as possessing money brings arrogance, rejecting it too makes one arrogant Some people who renounce money take pride in their poverty to draw attention and sympathy. However, ancient sages honoured money or Maya as a part of the divine and transcended the grip of its illusion they knew that when we reject or hate something, we can never transcend it. They honored wealth as goddess Lakshmi, the consort of Narayan. It is yoga that transforms the bad karma and brings out latent skills and talents. It also brings up ashtasiddhis, the eight perfections and nav-nidhis, the nine wealth. Yoga helps one move from arrogance to self-confidence, meekness to humility, dependence to interdependence, from craving for freedom to the recognition of unboundedness and from a limited ownership to oneness with the whole\When people lack faith in the Divine or in their own abilities or in the goodness of society they suffer from a deep sense of insecurity. As a result all that appears to provide security is money.

Lessons from spirituality for wealth creation

A. Live within your means. Spend your money for your needs, not for your desires

A very common theme, this seemingly preachy principle can make the difference between financial security and declaring bankruptcy. Living within one's means and limiting your spending to needs makes sure that you are taking the first step towards wealth creation. After all, the more money you can save thanks to your frugality, the more money you can allocate to investing. Frugality is linked closely with humility – once again a trait valued by spirituality. Be it Bill Gates or Warren Buffett, neither are known for showing off their wealth (despite being worth more than some countries). We have people like Azim Premji in India, someone who is known for his simple lifestyle.

B. Prosperity is a necessity, but not the only factor for a content life

Money alone should not be the purpose of your life. Spirituality has many lessons on the ill effects of an obsession with making money. Knowing what you need to lead a comfortable life and working towards it is more important than aiming to have more money than you can spend. A sense of purpose, the love of our families and your health-these are more precious than money.

C. In the path of wealth creation, maintain calm and don't allow negative thoughts to lead you away from the chosen path

It is difficult to attain spiritual growth or monetary growth without discipline and an ability to handle the distractions and troubles that life throws at you. You will meet setbacks on the path to financial

independence. Your investments might be affected negatively for a while due to bad market conditions. In the long term, however, good investments always deliver. What you need to understand is that setbacks are normal and only temporary in most cases. Do not fall into a negative spiral. Take the help of those more knowledgeable than you who can guide you through tough situations which might overwhelm you. If you have made mistakes, remember that they can be rectified in most cases but require patience and calm.

D. Avoid temptation and greed-have realistic expectation and realistic goals

Greed is something against which spiritual thought has warned us time and again. Our desire to make a quick buck often leads us to make less than ideal financial or investment choices. An online shopping sale makes us spend on things we don't really need. We thought investing in a fast growing company would have translated into overnight riches, only to see it crash and burn. Temptation for the quick gain and greed are not just bad habits, they are often the reason behind financially disastrous moves a lot of us are guilty of making.

E. Do your bit-spend wisely, save regularly, invest appropriately

Spirituality tells us that acting according to the natural order ensures peace and stability. Wealth creation is defined by our actions and if our actions are right or according to the natural order, we ensure the success of our efforts. If we take simple but critical steps like spending based on needs, saving before spending, and investing in the right instruments based on our goals, we are more likely to attain our goals. To help you stick

to the right path, seeking out a mentor can help. This is especially important when you need help getting out of situations your financial mistakes create. They have been in your shoes before and have the benefit of experience.

Suggestion

One must question these unnecessary beliefs, get to the truth and drop these to get out of the money trap and unhappiness because of money. Why blame money when the person handling is responsible or people are greedy or don't know their true interest? Understanding is the real key, to use even money to attain bliss. Some suggestions about money:

Money is Neutral (not good or bad). It is good or bad depending on how one utilizes it. It is a means to get to something else. One needs to explore this to know the truth. The worth of money is as much as you give it. It is meant to be in circulation everyone gets benefits from it.

There is no problem in earning money in a fair manner or having lots of money if it is utilized rightly. If you have more than what you need, you can help others in so many ways and generate so much happiness.

If you have the right understanding about self and wisdom of life, you know what the true worth of money is and how to utilize it. It can help lots of people, it can generate employment, it can create shelters, facilities for so many, and it can even help you attain bliss.

Conclusion

Spirituality, frame's generous of being deeply associated with inner-self. Connectivity with spiritual values and

principles helps to trigger the moral fascination of an individual and can contribute the deeper understanding regarding various ethical issues arising in the financial context. Spirituality in wealth management is one of the most enthusiastic signs that individuals are becoming powerful in today's world. Finally, this paper concludes that, spirituality is the new inclusive path for money management in the recent times. People with Spiritual values are entrusted to look beyond own's interest to make a difference in and improvement as a whole. The forms of Spirituality are generally in four major aspects are self-awareness, inner-consciousness, purpose and ultimately one's concern that governs the individual's moral values and the reaction during different financial conditions. Individuals with Spiritual virtue contribute special benefits towards the best personal financial practices. It can thus be winded-up that individuals with their spiritual morality showcase a special frame of information to moderate themselves with the dynamic money management mechanism.

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